The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statement of Income

Years ended March 31, 2014 and 2013

	Millions of yen		Thousands of U.S. dollars
	2014	2013	2014
Income			
Interest income:			
Interest on loans and discounts	¥42,087	¥44,073	$408,929
Interest and dividends on securities	12,484	13,585	121,298
Other interest income	238	140	2,312
Fees and commissions	12,691	12,454	123,309
Other operating income (Note 22)	17,240	15,019	167,508
Other income (Note 23)	3,775	3,599	36,678
Total income	88,519	88,872	860,075
Expenses			
Interest expenses:			
Interest on deposits	2,540	3,088	24,679
Interest on borrowing and rediscounts	1,023	1,013	9,939
Other interest expenses	664	459	6,451
Fees and commissions	4,096	3,875	39,797
Other operating expenses (Note 24)	11,151	9,876	108,346
General and administrative expenses	45,584	46,599	442,907
Other expenses (Note 2 (r) ii, 11 and 25)	4,011	10,079	38,972
Total expenses	69,072	74,991	671,123
Income before income taxes and minority interests	19,447	13,880	188,952
Income taxes (Notes 18 and 28)			
Current	6,943	6,526	67,460
Deferred	1,114	1,434	10,823
Income before minority interests	11,389	5,919	110,658
Minority interests	362	375	3,517
Net income (Note 32)	¥11,027	¥ 5,544	$107,141

	Yen		U.S. dollars
	2014	2013	2014
Per share information (Notes 2 (u) and 32)			
Basic net income	¥ 41.79	¥ 21.00	$ 0.406
Diluted net income	41.78	—	0.406
Cash dividends applicable to the year	7.00	6.00	0.068

See Notes to Consolidated Financial Statements.

The Shiga Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statement of Comprehensive Income

Years ended March 31, 2014 and 2013

	Millions of yen		Thousands of U.S. dollars
	2014	2013	2014
Income before minority interests	¥11,389	¥ 5,919	$110,658
Other comprehensive income (Note 31):			
Net unrealized gains on available-for-sale securities	13,557	15,338	131,723
Deferred losses on derivatives under hedge accounting	110	(171)	1,068
Total other comprehensive income	13,668	15,167	132,802
Comprehensive income	25,058	21,086	243,470
Attributable to			
Owners of parent	24,645	20,660	239,457
Minority interests	412	425	4,003

See Notes to Consolidated Financial Statements.